

## ABSTRACT OF THE DISCLOSURE

A composition which retards the spread of fire, protects assets at risk from fire damage and emits a material which aids in extinguishing the fire.

- 5 The composition may be either in the form of a gel or a foam and may be used to protect any sort of object, such as personal property, real property or even humans, from fire. The gel form of the composition contains urea or a urea derivative that retains water and releases CO<sub>2</sub> upon heating. In addition, a rheology modifier containing carboxyl groups is also employed.
- 10 The foam form of the composition contains the urea or urea derivative and the rheology modifier, along with a foam generator such as sodium bicarbonate and citric acid. A method of retarding fire comprises the coating of an item with the fire retardant such that the retardant protects the item from the fire and aids in extinguishing the fire by releasing carbon dioxide.

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